

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stephen E. McCabe
Kathleen A. McCabe
Debtors

Case No. 17-04090-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 30, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2023:

Recip ID	Recipient Name and Address
db/jdb	Stephen E. McCabe, Kathleen A. McCabe, 94 5th St, Wyoming, PA 18644-2128
cr	+ Wintrust Mortgage, a division of Barrington Bank and Trust, attn Amanda Brill, 9701 W Higgins Rd, Suite 400 Rosemont, IL 60018-4703
4975008	Cenlar Mortgage, PO Box 77423, Ewing, NJ 08628-7423
4975015	Fred Lombardo DPM, 576 Wyoming Ave, Kingston, PA 18704-3702
5015690	+ IFREEDOM DIRECT CORP., CENLAR FSB, ATTN: BK DEPARTMENT, 425 PHILLIPS BLVD., EWING, NJ 08618-1430
4975016	Intermountain Medical Group, PO Box 16346, Pittsburgh, PA 15242-0346
4975005	Law Office of David J Harris, 67-69 Public Sq Ste 700, Wilkes Barre, PA 18701-2515
4975004	McCabe Kathleen A, 94 5th St, Wyoming, PA 18644-2128
4975003	McCabe Stephen E, 94 5th St, Wyoming, PA 18644-2128
4975022	PSECU, PO Box 67012, Harrisburg, PA 17106-7012
4975021	Paul J. Konopka, Tax Collector, 277 Wyoming Ave, Wyoming, PA 18644-1646
4975025	Radiology Associates Of Wyoming, P. O. Box 197, State College, PA 16804-0197
4975026	Recupero Funeral Home, 406 Susquehanna Ave, West Pittston, PA 18643-2419
4975030	WFFNB/Bob's Discount, PO Box 14517, Des Moines, IA 50306-3517
4975031	Wilkes-Barre General Hospital, P. O. Box 637907, Cincinnati, OH 45263-7907
5130479	+ Wintrust Mortgage a division of, Barrington Bank and Trust Co NA, Attn Amanda Brill, 9701 W Higgins Rd Ste 400, Rosemont, IL 60018-4703
5130480	+ Wintrust Mortgage a division of, Barrington Bank and Trust Co NA, Attn Amanda Brill, 9701 W Higgins Rd Ste 400, Rosemont, IL 60018-4703

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jun 30 2023 22:42:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5010987	+ EDI: CINGMIDLAND.COM	Jun 30 2023 22:42:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
4975006	+ EDI: TSYS2	Jun 30 2023 22:42:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
5013969	+ EDI: WFNNB.COM	Jun 30 2023 22:42:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
4975007	Email/Text: bankruptcy@usecapital.com	Jun 30 2023 18:40:00	Capital Accounts, PO Box 140065, Nashville, TN 37214-0065
4975011	Email/Text: bdsupport@creditmanagementcompany.com	Jun 30 2023 18:40:00	Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

4975012	Email/PDF: creditonebknottifications@resurgent.com	Jun 30 2023 18:48:54	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
4975013	EDI: DIRECTV.COM	Jun 30 2023 22:42:00	DirectTV, P. O. Box 11732, Newark, NJ 07101-4732
5013178	EDI: DIRECTV.COM	Jun 30 2023 22:42:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
4975009	EDI: JPMORGANCHASE	Jun 30 2023 22:42:00	Chase, P. O. Box 15298, Wilmington, DE 19850-5298
5010733	Email/PDF: resurgentbknottifications@resurgent.com	Jun 30 2023 18:48:54	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4975017	Email/Text: MDSBankruptcies@meddatsys.com	Jun 30 2023 18:40:00	Medical Data Systems, 2001 9th Ave Ste 312, Vero Beach, FL 32960-6413
4975018	+ Email/Text: Bankruptcies@nragroup.com	Jun 30 2023 18:40:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4975019	Email/Text: NCI_banknotifi@ncirm.com	Jun 30 2023 18:40:00	Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
4982401	EDI: AGFINANCE.COM	Jun 30 2023 22:42:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
4975020	EDI: AGFINANCE.COM	Jun 30 2023 22:42:00	One Main, PO Box 1010, Evansville, IN 47706-1010
5061019	EDI: PRA.COM	Jun 30 2023 22:42:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5061020	EDI: PRA.COM	Jun 30 2023 22:42:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5005562	EDI: PRA.COM	Jun 30 2023 22:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4975024	Email/Text: bankruptcynotices@psecu.com	Jun 30 2023 18:40:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
4976139	+ EDI: PENNDEPTREV	Jun 30 2023 22:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4976139	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 30 2023 18:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5162358	+ Email/Text: bncmail@w-legal.com	Jun 30 2023 18:40:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5162357	+ Email/Text: bncmail@w-legal.com	Jun 30 2023 18:40:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4975027	EDI: CITICORP.COM	Jun 30 2023 22:42:00	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
4975028	+ Email/Text: BAN5620@UCBINC.COM	Jun 30 2023 18:40:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., Ste 206, Toledo, OH 43614-1501
4995356	EDI: AIS.COM	Jun 30 2023 22:42:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
4975029	EDI: VERIZONCOMB.COM	Jun 30 2023 22:42:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
4993812	EDI: WFFC2		

Jun 30 2023 22:42:00

Wells Fargo Bank, N.A., PO Box 10438, MAC
F8235-02F, Des Moines, IA 50306-0438

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S, 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4975010	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15298, Wilmington, DE 19850-5298
5012690	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4975023	*+	PSECU, P. O. Box 67012, Harrisburg, PA 17106-7012
5121531	*+	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4975014	##	Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2023 at the address(es) listed below:

Name	Email Address
David J. Harris	on behalf of Debtor 1 Stephen E. McCabe dh@lawofficeofdavidharris.com davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net
David J. Harris	on behalf of Debtor 2 Kathleen A. McCabe dh@lawofficeofdavidharris.com davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor iFreedom Direct Corporation bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Ifreedom Direct CORP. bkgroup@kmlawgroup.com
James Peter Valecko	on behalf of Creditor PSECU pitecf@weltman.com PitEcf@weltman.com
Jerome B Blank	on behalf of Creditor IFREEDOM DIRECT CORP. pamb@fedphe.com
Jerome B Blank	on behalf of Creditor CENLAR FSB AS SERVICER FOR IFREEDOM DIRECT CORPORATION pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor IFREEDOM DIRECT CORP. pamb@fedphe.com mario.hanyon@brockandscott.com

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Mario John Hanyon

on behalf of Creditor Ifreedom Direct CORP. pamb@fedphe.com mario.hanyon@brockandscott.com

Mario John Hanyon

on behalf of Creditor CENLAR FSB AS SERVICER FOR IFREEDOM DIRECT CORPORATION pamb@fedphe.com
mario.hanyon@brockandscott.com

Thomas Song

on behalf of Creditor Ifreedom Direct CORP. tomysong0@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1

Stephen E. McCabe

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2631

EIN --

Debtor 2

Kathleen A. McCabe

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0128

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-04090-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen E. McCabe

Kathleen A. McCabe
aka Kathleen Ankenbrand**By the
court:**6/30/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.